Robert C. Colwell, Reg. No. 27,431

(650) 326-2400

Applicant: Koji SUZUKI

Title: Method and System to Prevent Fraudulent Payment in Credit...

Atty Docket No. 16869P-036310US

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FIG.1

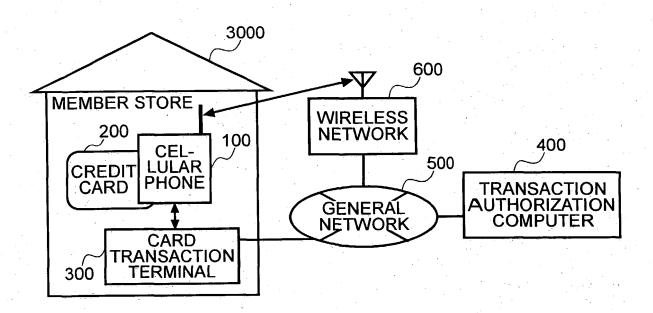
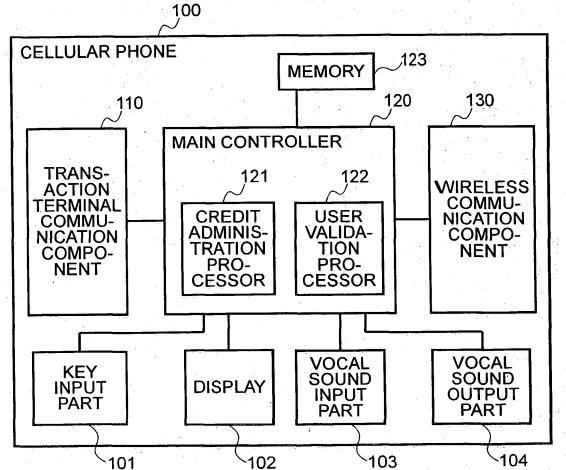


FIG.2



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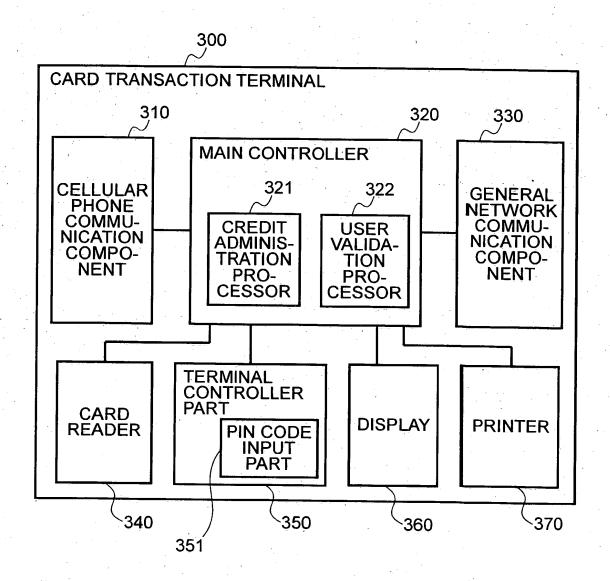
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FIG.3



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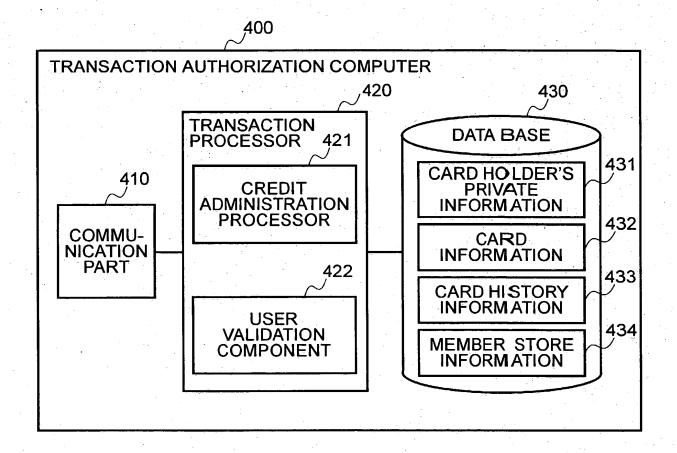
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FIG.4



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## FIG.5

<u> </u>		<u> </u>
CARD NO.	0123-4567-8901	0123-4567-8901
NAME (IN ALPHABET)	TARO YAMADA	HANAKO SUZUKI
NAME	山田 太郎	鈴木 花子
GOOD THROUGH (YEAR/MONTH)	2002/4	2002/5
REPORT OF THEFT OR LOSS	No	No
PIN	3341	4649
DESIGNATION OF USER VALIDATION METHOD	FULL-TIME	OCC ASIONAL SELECTION
BIRTHDAY	1968.12.23	1973. 5.20
ADDRESS	Tokyo-to, Bunkyo-ku,···	Kanagawa-ken, Yokohama-shi,···
PHONE No. (HOME)	03-3456-7980	045-876-5432
PHONE No. (CELL PHONE)	090-890-1818	090-794-0679
RESPONSE TO LOCATIONAL DATA OF CELL PHONE	RESPONDING	NOT RESPONDING
LIMIT OF AMOUNT PER MONTH	¥500,000	¥30 <b>0</b> ,000
AMOUNT PAID BY CARD (THIS MONTH)	¥150,000	¥0
No. OF TIMES CARD USED (THIS MONTH)	5	0
No. OF TRANSACTIONS BY CELL PHONE (THIS MONTH)	3	0
TOTAL POINTS	155 (=150/1000+3)	0

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3 213	TRANSACTION TIG.O		· SEARCHING INFORMATION IN THE DATA BASE	PROCESSING CREDIT ADMINISTRATION REPORTING RESULT OF CREDIT ADMINISTRATION	CONFIRMING CONTENTS OF TRANSACTION REQUESTING PIN INPUT		INFORMATION IN THE DATA BASE	INQUIRING ABOUT PIN NOTIFYING OF TRANSACTION RESULT	INQUIRING ABOUT TRANSACTION STATUS NOTIFYING OF	TRANSACTION PROCESS/	
	MEMBER STORE (CARD TRANSACTION TERMINAL)		CARD No., STORE No., TOTAL PURCHASE PRICE, etc.	RESULT OF CREDIT ADMINI- STRATION, TRANSACTION or AUTHORIZATION No.					TRANSACTION COMPLETION No.	RESULT OF TRANSACTION PROCESS	
		· INPUTTING MERCHANDISE INFORMATION	CARD INFORMATION · STARTING CREDIT ADMINISTRATION PROCESS	TRANSACTION or AUTHORIZATION No.	PHONE No., USER RECOGNITION CODE, TRANSACTION or AUTHORIZATION No.	TOTAL PURCHASE PRICE, STORE NAME	PIN	AUTHORIZATION TRANSACTION RESULT, TRANSACTION COMPLETION No.	TRANSACTION No. / INQUIRING COMPLETION No. / TRANSACTION STATUS		BILL · ISSUING BILL
	USER (CELLULAR PHONE)	SELECTING AND PURCHASING OF	MERCHANDISE SELECTING PAYMENT BY CREDIT CARD SENDING CARD	INFORMATION SELECTING A USER	VALIDATION METHOD WHICH USES CELLULAR		THE PRICE INPUTTING PIN	CONFIRMING TRANSACTION COMPLETION			RECEIVING BILL

Sheet 6 of 7 NOTIFY NFORMATION SEARCHING ADDRESS OF THE MEMBER STORE
INQUIRING FOR LOCATIONAL INFORMATION
RESULT OF CREDIT ADMINISTRATION THE DATA BASE SEARCHING LOCATIONAL INFORMATION ABOUT THE REGISTERED CELLULAR PHONE COCATIONAL INFORMATION (LATITUDE, LONGITUDE) WIRE SEARCHING INFORMATION IN PHONE No. OF THE CELLULAR PHONE REPORTING RESUADMINISTRATION AUTHORIZATION COMPUTER RANSACTION TRANSACTION or PURCHA PRICE, etc. or TRANSACTION AU CARD No. TOTAL PU CARD TRANSACTION **IRANSA** MEMBER STORI ADMINISTRATION PROCESS READING CARD MERCHANDISE NFORMATION NFORMATION **NPUTTING** 

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Robert C. Colwell, Reg. No. 27,431 (650) 326-2400 Applicant: Koji SUZUKI Title: Method and System to Prevent Fraudulent Payment in Credit... Atty Docket No. 16869P-036310US Sheet 7 of 7 CONFIRMING CONTENTS OF TRANSACTION REQUESTING TO INPUT PIN INFORMATION IN THE DATA BASE
PROCESSING CREDIT ADMINISTRATION
REPORTING RESULT OF CREDIT ADMINISTRATION SEARCHING INFORMATION IN THE DATA BASE INQUIRING FOR PIN NOTIFYING OF TRANSACTION PROCESS **IRANSACTION STATUS** RANSACTION RESU INQUIRING ABOUT NOTIFYING OF COMPLETION OF TRANSACTION COMPLETION No. TRANSACTION PROCESS RESULT OF ·INQUIRING ABOUT
TRANSACTION STATUS
·ENDING TRANSACTION
PROCESS AUTHORIZATION? TRANSACTION? RESULT, TRANSACTION COMPLETION No. CARD No., STORE No., TOTAL PURCHASE or TOTAL or PURCHASE PRICE PHONE No. USER RECOGNITION CODE, TRANSACTION or AUTHORIZATION or RESULT OF CREDIT ADVINACIONAL TRANSACTION OF AUTHORIZATION OF TRANSACTION AUTHORIZATION No. TRANSACTION AUTHORIZATION No. TOTAL PURCHASE or TOTAL or PURCHASE PRICE, MEMBER STORE FRANSACTION or AUTHORIZATION or TRANSACTION AUTHORIZATION No. STORE No., TOTAL PURCHASE TOTAL or PURCHASE PRICE · ISSUING BII PIN TRANSACTION COMPLETION (No. BILI SELECTING THE USER VALIDATION METHOD WHICH USES CELLULAR PHONE CONFIRMING COMPLE-TION OF TRANSACTION NOTIFYING OF PROCE-SSING CREDIT ADMIN-ADMINISTRATION VIA REQUESTING CREDIT CARDHOLDER'S CELLULAR PHONE **CELLULAR PHONE** CONFIRMING THE PRICE RECEIVING BILL STRATION VIA NPUTTING PIN

31

AUTHORIZATION COMPUTER

MEMBER STORE (CARD TRANSACTION

> USER (CELLULAR PHONE)

TERMINAL

INPUTTING MERCHANDISE INFORMATION

CHASING MERCHANDISE

LECTING AND PUR-

**RANSACT**